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<b>TRANSMITTAL FORM</b> (to be used for all correspondence after initial filing)		Application Number	09/309,131	
		Filing Date	March 15, 2004	
		First Named Inventor	Terry L. Geer	
		Art Unit	3624	
		Examiner Name	Sandra S. Snapp	
Total Number of Pages in This Submission		15	Attorney Docket No.	3999692-145715

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## ENCLOSURES (Check all that apply)

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Remarks

Sent to Facsimile 703/305-7687; attn: Sandra Snapp

## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual	Edwin M. Baranowski Reg. No. 27,482
Signature	
Date	March 15, 2004

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UNITED STATES DEPARTMENT OF COMMERCE  
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In the application:

Serial No.: 09/309,131

Inventor: Terry L. Geer

Filed: May 10, 1999

For: System For Depositing And Submitting Commingled Paper And  
Electronic Financial Instruments Into The Payment System And  
For Effecting The Payment Thereof

Group Art Unit: 3624

Confirmation No. 7132

Examiners: Sandra S. Snapp

Atty. Docket No.: 3999692-145715

**FILED BY FACSIMILE TO 703-305-7687 FOR AFTER FINAL COMMUNICATIONS**

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**RESPONSE TO THE FINAL ACTION MAILED ON SEPTEMBER 24, 2003**

**PURSUANT TO 37 CFR § 1.116**

To the Honorable Commissioner:

**I. Introductory Comments**

Applicant herewith responds to the Official Communication mailed on September 24, 2003. Entry of this amendment, reconsideration and reexamination and allowance are requested.

Application Number 09/309,131, Response to the Official Communication Mailed on September 24, 2003

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